Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Harry First name	Connie First name
	your driver's license or passport).	James Middle name	Middle name
		Mcdaye	Mcdaye
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>5354</u>	xxx - xx - <u>7428</u>
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Mcdaye Harry James Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business name and Employer Identification Numb (EIN) you have used the last 8 years Include trade names doing business as no	I have not used any business names or EINs. Business name Business name	Business name Business name EIN EIN
5. Where you live	9953 S Avenue H Number Street	If Debtor 2 lives at a different address: Number Street
	Chicago IL 60617 City State ZIP Code COOK County	City State ZIP Code County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	P.O. Box	Number Street P.O. Box
	City State ZIP Code	City State ZIP Code
 Why you are choosi this district to file for bankruptcy. 		Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Harry James Document P

Debtor 1

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Case Number (if known)

The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for Individuals lage 1 and check the appropriate box.
are choosing to file under	■ Chapte	er 7		
unuei	☐ Chapte	er 11		
	☐ Chapte	er 12		
	☐ Chapte	er 13		
How you will pay the fee	local co yourse submit	ourt for more details a	about how you may p cash, cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee k, or money order. If your attorney is torney may pay with a credit card or check
				ose this option, sign and attach the
	Applica	ation for Individuals to	Pay The Filing Fee	in Installments (Official Form 103A).
	By law less th pay the	, a judge may, but is an 150% of the officia e fee in installments).	not required to, waiv al poverty line that ap If you choose this o	est this option only if you are filing for Chapter 7. e your fee, and may do so only if your income is oplies to your family size and you are unable to ption, you must fill out the Application to Have the
	Chapte	er / Filing Fee Waive	d (Official Form 103E	3) and file it with your petition.
Have you filed for bankruptcy within the	■ No	Nana		
last 8 years?	☐ Yes.	District None	When	Case Number MM / DD / YYYY
				WIWI DD TTTT
	I	District None	When	Case Number MM / DD / YYYY
				WW/ 557 1111
	I	District	When	Case Number MM / DD / YYYY
				WINT DOT TITT
Are any bankruptcy cases pending or being	■ No			
filed by a spouse who is not filing this case with		Debtor District		Relationship to you Case Number, if known
you, or by a business parter, or by affiliate?	'	District	wvileri	MM / DD / YYYY
		Debtor		Relationship to you
	İ	District	When	Case Number, if known
				MM / DD / YYYY
Do you rent your residence?	Yes.	Go to line 12 Has your landlord obtain residence?	ed an eviction judgmer	nt against you and do you want to stay in your
		■ No. Go to line 12. ☐ Yes. Fill out <i>Initial</i> this bankruptcy pe		viction Judgment Against You (Form 101A) and file it with

	Case 16-169!	57 Doc 1	Filed 05/19/16 Document	Entered 05/19/16 15:51:52 Page 4 of 69	Desc Main
Debtor 1	Harry	James	Mcdaye	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part 3:	Report About Any Rusin	accac Vou Own ac	s Solo Proprietor		

Part	Report About Any Busine	sses You Ow	n as a Sole Proprietor					
! ! ! !	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a	■ No. □ Yes.	Go to Part 4. Name and location of business, if any	usiness				
; 	separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
			City				State Zip Code	
			Check the appropriate	box to describ	e your business:			
			☐ Health Care Busi	ness (as define	ed in 11 U.S.C. § 10	01(27A))		
			☐ Single Asset Rea	l Estate (as de	fined in 11 U.S.C.	§ 101(51B))		
			☐ Stockbroker (as o	efined in 11 U	.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined i	n 11 U.S.C. § 101(6))		
			☐ None of the abov	е				
1	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No. I	am not filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.	11, but I am N	small business del	btor according to t		
14.	Do you own or have any	No.						
;	property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is	needed, why i	s it needed?			
,	mat needs dryem repails:		Where is the property? _	Number	Street			
				City			State ZIP Code	е

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Debtor 1

Harry James Document

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing ab	ou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Mcdaye Harry James

Debtor 1

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Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts a primarily for a personal, family, or house	- · · · · · · · · · · · · · · · · · · ·
			business debts? Business debts are estment or through the operation of the b	
		No. Go to line 16c.	oanone or allough the operation of the o	donico di micolinoni.
		Yes. Go to line 17.		
		16c. State the type of debts you o	owe that are not consumer debts or busir	ness debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after		ter 7. Do you estimate that after any exe es are paid that funds will be available to	· · · · · · ·
	any exempt property is excluded and	No.		
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes.		
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000
	you estimate that you	50-99	5,001-10,000	50,001-100,000
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
19.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
_		\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion
20.	How much do you estimate your liabilities	□ \$0-\$50,000 □ \$50,001-\$100,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$100,000	\$50,000,001-\$50 million	\$10,000,000,001-\$10 billion
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
Pa	rt 7: Sign Below			
=or	you	I have examined this petition, and correct.	I declare under penalty of perjury that th	e information provided is true and
			oter 7, I am aware that I may proceed, if and another that I may proceed, if another than I may proceed that I may be a made th	
			did not pay or agree to pay someone who d read the notice required by 11 U.S.C. §	
		I request relief in accordance with	the chapter of title 11, United States Coo	de, specified in this petition.
		_	ment, concealing property, or obtaining m in fines up to \$250,000, or imprisonment d 3571.	
		★ /s/ Harry James Mcda	ye 🗶	/s/ Connie Mcdaye
		Signature of Debtor 1	· · · · · · · · · · · · · · · · · · ·	Signature of Debtor 2
		Executed on05/16/2016	3	Executed on05/16/2016
		MM / DD	/ YYY Y	MM / DD / YYYY

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Debtor 1	Harry	James	Mcdaye	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Date	Date: 05/17/2016
Date	MM / DD / YYYY
IL	60603
State	ZIP Code
Email ad	dressndil@geracilaw.com
Email ad	dressndil@geracilaw.com

	Harry	James	Mcdaye
Fi	rst Name	Middle Name	Last Name
ebtor 2	Connie		Mcdaye
oouse, if filing) Fi	rst Name	Middle Name	Last Name
nited States Ba	nkruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 99,625
1c. Copy line 63, Total of all property on Schedule A/B	\$ 99,625
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$201,194
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$45,730
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	Ψ+0,700
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,695.12
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,676.88

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Document Mcdaye Harry James Case Number (if known) __ First Name Last Name Middle Name

EntriesDescription	<u>AssetsAmount</u> <u>LiabilitiesAmount</u>
Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapter 7, 11 or 13?	
No. You have nothing to report on this part of the form. Check this box and submit this form toYes	the court with your other schedules.
7. What kind of debt do you have?	
Your debts are primarily consumer debts. Consumer debts are those "incurred by an individu family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28	
Your debts are not primarily consumer debts. You have nothing to report on this part of the form to the court with your other schedules.	orm. Check this box and submit
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	om Official \$ 2,605.30
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	
	Total claim
From Part 4 of Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_4,133.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>4,133.00</u>

F:0.1.41.1.1.1	Caso 16 160			Entered 05/19/16	15:51:52	Desc	Main	
Fill in this in	nformation to identify yo	ur case and this filing	g:	0 of 69				
Debtor 1	Harry	James	Mcdaye					
5	First Name Connie	Middle Name	Last Name Mcdaye					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NODTHEDN Dietrict	of ILLINOIS					
		NORTHERN DISTILL	(State)			Пс	Check if this	is an
Case Number (If known)	r					_	mended filir	
Official F	orm 106A/B							J
	e A/B: Propei	rty						12/15
category where responsible for pages, write yo	e you think it fits best. Be supplying correct inform our name and case numb	e as complete and ac mation. If more spac er (if known). Answe	curate as possible. If two ma e is needed, attach a separat	fits in more than one category, arried people are filing togethe e sheet to this form. On the top	r, both are equa	lly		
	vn or have any legal or e	quitable interest in a	ny residence, building, land,	or similar property?				
No. Yes.	Describe							
_			What is the property? Chec	k all that apply.	Do not deduct	secured claim	ns or exemption	s. Put
9953 S. A	Avenue H		Single-family home			•	claims on Sched Secured by Pro	
Street addr	ess, if available, or other des	cription	Duplex or multi-unit buildin		Current value	of the	Current val	ue of the
			Condominium or cooperati		entire proper		portion you	
Chicago		IL 60617	Land	inte	¢	90,000.00	•	90,000.00
City	5	State ZIP Code	Investment property		\$	<u>50,000.</u> 00	\$	
·			Timeshare		Describe the	nature of w	ur ownershi	2
County		-	Other		interest (such	· -	_	
			Who has an interest in the p	property? Check one.	the entireties	, or a life es	tat), if known	
			Debtor 1 only					
			Debtor 2 only					
			Debtor 1 and Debtor 2 only	/	Check if to		nmunity prop	erty
			At least one of the debtors	and another	(500 111511	uctions)		
			Other information you wish property identification num	to add about this item, such a ber: 26-08-112-020-00				
2 Add the do	llar value of the portion	you own for all of you	ur entries fro Part 1, includin	a any entries for name				
	-	-		g any entires for pages				\$90,000.00
	D							****
Part 2:	Describe Your Vehicles							
-			=	registered or not? Include any ecutory Contracts and Unexpire				
03. Cars, vans	s, trucks, tractors, sport	utility vehicles, moto	orcycles					
No.								
Yes.	Describe Make:	Saturn	Who has an interest in the p	property? Cheek and	5			
		Aura	Debtor 1 only	property? Check one.			s or exemptions laims on Sched	
	Model:		Debtor 2 only		Creditors Who	Have Claims	Secured by Pro	perty
)	Year:	2007	Debtor 1 and Debtor 2 only	/	Current value entire propert		Current valu	
A	Approximate Mileage:	86,000	At least one of the debtors	and another	onare propert	-	portion you	
(Other information:		Check if this is commu	nity property (see	\$	7,125.00	\$	7,125.00
			instructions)	3 FE-: 3 (000				
L								

Debtor 1

Case 16-16957 Harry

Doc 1

Desc Main

First Name

Middle Name

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	Examples: No. Yes.	Boats, trailers, moto	homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
		-	ortion you own for all of your entries fro Part 2, including any entries for pages 2. Write that number here>			\$ 7,125.00
Ŀ	Part 3:	escribe Your Per	sonal and Household Items			
Do	you own or	have any legal	or equitable interest in any of the following items?	por Do i	rrent value of rtion you own not deduct secu exemptions	?
06.		l goods and furn Major appliances, f	ilshings urniture, linens, china, kitchenware			
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$1,0	00	\$	1,000.00
07.		Televisions and rac	lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	Yes.	Describe	TV, computer, printer, music collection, cell phone \$50	10	\$	500.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		· <u>-</u> -	
	Yes.	Describe			\$	0.00
09.	Examples:	for sports and Sports, photograph	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes			
	Yes.	Describe			\$	0.00
10.	No.		uns, ammunition, and related equipment			
11	Yes.	Describe			\$	0.00
•••		Everyday clothes, f	urs, leather coats, designer wear, shoes, accessories			
	Yes.	Describe	Everyday clothes, shoes, accessories \$20	<i>i</i> 0	\$	200.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, c	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe	Everyday jewelry, costume jewelry, wedding rings \$30	10	\$	300.00
13.	Non-farm a Examples: No.	animals Dogs, cats, birds, h	orses		*	
	Yes.	Describe	1 Dog \$0	,	\$	0.00

Debtor 1

Harry

Case 16-16957 Doc 1

Middle Name

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Desc Main

First Name

	IIÇU USI ISI
	Mcdaye Cost
_	Döcüment
	Last Name

14.	No.	personal and ho	ousehold items you did not alre	eady list, including any health aids you did not list	
	163.	Describe			\$0.00
			of your entries from Part 3, inc	luding any entries for pages you have attached	\$2,000.00
	art 4:	Describe Your Fir	nancial Assets		
		r have any legal	or equitable interest in any of	the following?	Current value of the
					portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples: No. Yes.	Money you have in	n your wallet, in your home, in a safe	deposit box, and on hand when you file your petition	
17	Deposits o	of money			\$0.00
	Examples:	Checking, savings	, or other financial accounts; certifica If you have multiple accounts with the	tes of deposit; shares in credit unions, brokerage houses, e same institution, list each.	
	Yes.	Describe	Account Type: Checking Account	Institution name: Bank of America	\$ 500.00
			Checking Account	Dalik Of Afficia	\$500.00 \$500.00
18.		-	publicly traded stocks tment accounts with brokerage firms,	money market accounts	
	Yes.	Describe	Institution or issuer name:		
19.	Non-public	cly traded stock	and interests in incorporated a	and unincorporated businesses, including an interest in	\$ <u>0.0</u> 0
	Yes.	Describe	Name of Entity and Percent of 0	Ownership:	\$ 0.00
20.	Negotiable	instruments includ	-	and non-negotiable instruments promissory notes, and money orders. cone by signing or delivering them.	,
	Yes.	Describe	Issuer name:		\$ 0.00
21.		t or pension acc Interests in IRA, E		avings accounts, or other pension or profit-sharing plans	\$ <u> </u>
	Yes.	Describe	Type of account and Institution Pension plan		A Unknown
			r ension plan	City Colleges of Chicago	\$Unknown \$0.00
22.	Your share		osits you have made so that you may	continue service or use from a company (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual:		
23.	Annuities ((A contract for a	a periodic payment of money to	you, either for life or for a number of years)	\$ <u>0.0</u> 0
	Yes.	Describe	Issuer name and description:		
24.		n an education I §§ 530(b)(1), 529A		d ABLE program, or under a qualified state tuition program.	\$0.00
	Yes.	Describe	Institution name and description	n. Separately file the records of any interests.11 U.S.C. § 521(c):	ė 0.00
25.	Trusts, equ	uitable or future	interests in property (other the	an anything listed in line 1), and rights or powers	\$ <u>0.0</u> 0
	Yes.	Describe			\$

Debtor 1

Case 16-16957 Harry

Doc 1

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Document Page 13 of 69 umber (if known)

Last Name

Desc Main

First Name

Middle Name

26.			narks, trade secrets, and other intellectual property			
	No.	internet domain nar	nes, websites, proceeds from royalties and licensing agreements			
	Yes.	Describe			\$	0.00
27.			other general intangibles			
	Examples:	Building permits, ex	clusive licenses, cooperative association holdings, liquor licenses, professional licenses			
	Yes.	Describe			\$	0.00
Мо	ney or prop	erty owed to you	?		Current value of the	
					portion you own? Do not deduct secured of exemptions	laims
28.	Tax refund	s owed to you				
	Yes.	Describe			\$	0.00
29.	Examples:	•	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement			
	Yes.	Describe			¢	0.00
30.	Other amo	unts someone o	wes you		Ψ	<u> </u>
			bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else			
	Yes.	Describe			•	0.00
31.	Interest in	insurance polici	98		Ψ	<u> </u>
		· ·	life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance			
	No. Yes.	Describe	Company Name & Beneficiary:			
	163.	Describe	Term Life Insurance with Prudential Life	\$0	\$	0.00
32.	=	· · · ·	at is due you from someone who has died			
	-	ne beneficiary of a licause someone ha	ving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.			
	Yes.	Describe			\$	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		-	
	Yes.	Describe			\$	0.00
34.	Other cont	ingent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights		·	
	Yes.	Describe				0.00
35.	Any financ	ial assets you d	d not already list		\$	0.00
	Yes.	Describe				
	☐ 1 es.	DOGGING			\$	0.00
36.			f your entries from Part 4, including any entries for pages you have attached		\$	500.00
	ior Part 4. V	write that numbe	r here>			

Debtor 1 Harry Case 16-16957 Doc 1 Filed 05/19/16 Entered 05/19/16 15:51:52 Desc Main Page 14 of 5 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

Part 5: Describe Any Business-Related Property Fou Own of mave an interest in. List any lear estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property? No.	
Yes.	
	Current value of the portion you own? Do not deduct secured claims
38. Accounts receivable or commissions you already earned	or exemptions
No.	
Yes. Describe	
39. Office equipment, furnishings, and supplies	\$0.00
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No. Yes. Describe	
	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.	
Yes. Describe	
41. Inventory	\$0.00
No.	
Yes. Describe	
42. Interests in partnerships or joint ventures	\$
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	\$
No.	
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	<u> </u>
No.	
Yes. Describe	\$ 0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	\$0.00
47. Farm animals	
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	
48. Crops—either growing or harvested	\$0.00
No.	
Yes. Describe	
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
No.	
Yes. Describe	\$ 0.00
	, a 0.00

50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		
51. Any farm- and commercial fishing-related property you did not already list		\$ <u>0.0</u> 0
No. Yes. Describe		
		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for page for Part 6. Write that number here	•	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Al	bove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 90,000.00
56. Part 2: Total vehicles, line 5	\$ 7,125.00	
57. Part 3: Total personal and household items, line 15	\$ 2,000.00	
58. Part 4: Total financial assets, line 36	\$ 500.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 9,625.00	\$ 9,625.00
00 Tatal of all accounts on Oakadula AID. Add For 55 : For 60		400 001
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$99,625.00

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Fill in this in	nformation to iden		
Debtor 1	Harry	James	Mcdaye
	First Name	Middle Name	Last Name
Debtor 2	Connie		Mcdaye
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS
			(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check		•	
	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
	But a Control to A/D that			
or any propert	y you list on Schedule A/B that yo	u ciaim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	9953 S. Avenue H Chicago IL 60617 - Primary Residence	\$_90,000	\$_30,000	735 ILCS 5/12-901 - \$30,000.00
ine from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2007 Saturn Aura with over 86,000 miles.	\$_7,125	\$_4,800	735 ILCS 5/12-1001(c) - \$4,800.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief	Furniture, linens, small appliances,		Г	735 ILCS 5/12-1001(b) - \$1,000.00
description:	table & chairs, bedroom set	\$_1,000	 \$	
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>500</u>		735 ILCS 5/12-1001(b) - \$500.00
ine from			100% of fair market value, up to	
Schedule A/B:	<u>07</u>		any applicable statutory limit	
	Record # 674025		The Property You Claim as Exempt	Page 1 of

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Document

Page 17 of 69 Number (if known)

Debtor 1 Harry James

Middle Name

First Name

Last Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes, shoes, accessories	\$_200	\$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry, wedding rings	\$ <u>300</u>	\$	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Bank of America, 500.00	\$_500	 \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Pension plan, City Colleges of Chicago, 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	<u>21</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Term Life Insurance with Prudential Life	\$_0	\$	735 ILCS 5/12-1001(f) - \$0.00
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
3. Are you claimin	g a homestead exemption of more	than \$155,675?		
(Subject to adjus	stment on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
No.				
□ No	acquire the property covered by the	e exemption within 1,215 day	s before you filed this case?	
☐ Yes.				
Official Form 1060	S 80000 # 674025	Sahadula Ci Tha	Dramarty Vary Claims on Everynt	Page 2 of 2

Fill in this in	Caso 16 formation to ident		1 Filad 05/10/16	Entered 05/19/10 8 of 69	6 15:51:52	Desc Main	
Debtor 1	Harry	James	Mcdaye				
Debior	First Name	Middle Name	Last Name				
Debtor 2	Connie		Mcdaye				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> Dis	strict of <u>ILLINOIS</u> (State)			_	
Case Number	r		(Giaic)			Check if this	
(If known)						amended fil	ling
<u>Official F</u>	<u>orm 106D</u>						
			laims Secured by F		aupplying correct		12/1
nformation. If r	more space is need	ded, copy the Addition	people are filing together, both al Page, fill it out, number the e			ny	
	•	e and case number (if lessented by your prop	•				
_			-	barra mathima alaa ta waxant	Hain farma		
			urt with your other schedules. Yo	ou nave nothing else to report	on this form.		
Yes. Fi	ll in all of the inform	ation below.					
Part 1:	List All Secured Cla	ims					
					Column A	Column A	Column C
			one secured claim, list the credito cular claim, list the other creditors	•	Amount of claim	Value of collateral	Unsecured
		•	rder according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 City of	Chicago Dept of Wa	ater	Describe the property that secure	es the claim:	\$ 3,086.35	\$ 0.00	\$ <u>3,086.35</u>
Creditor's			9953 S. Avenue H Chicago IL 6	0617 - Primary	7		
333 S S			Residence				
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Chicago	0	IL 60680	Contingent Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check on	e.	Nature of Lien. Check all that apply	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	•		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors an	nd another	Judgment lien from a lawsuit Other (including a right to offset)				
Check	if this claim relates	to a	Other (including a right to onset)				
	unity debt		Last 4 digits of account number				
0.0	was incurred		Describe the property that secure		\$ 1,117.51	\$ 90,000.00	\$ 1,117.51
	County Treasurer				7	Ψ	Ψ
Creditor's 118 N.	Clark Rm 112		9953 S. Avenue H Chicago IL 6 Residence	0617 - Primary			
Number	Street						
			As of the date you file, the claim	is: Check all that apply.	_		
Chicago	0	IL 60602	Contingent				
City		State Zip Code	Unliquidated				
		·	Disputed				
Who owes Debtor	the debt? Check on	e.	Nature of Lien. Check all that apply An agreement you made (such a				
Debtor	-		car loan)	a mortgage of Secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors an	nd another	Judgment lien from a lawsuit				
□chock	if this claim rolates	to a	Other (including a right to offset)				
	if this claim relates unity debt	ıo a					
Date Debt	was incurred		Last 4 digits of account number				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>4,203.86</u>

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Debtor 1 Harry James Document Page 19 of 69 Case Number (if known)

Pa	Additional Page After Isiting any entries on this page, no by 2.4, and so forth.	umber them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Crescent Bank and Trust	Describe the property that secures the claim:	\$ 9,030.00	\$ <u>0.00</u>	\$ 9,030.00
	Creditor's Name 5401 Jefferson Hwy Ste D Number Street	2007 Saturn Aura with over 77,000 miles			
	Harahan LA 70123	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date Debt was incurred 2014-10-28	Nature of Lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number			
2.4	Nationwide Credit, Inc	Describe the property that secures the claim:	\$ _187,960.05	\$ 90,000.00	\$ 97,960.05
	Creditor's Name 2002 Summit Blvd Number Street	9953 S. Avenue H Chicago IL 60617 - Primary Residence			
	Suite 600 Atlanta GA 30319 City State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
,	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
	Date Debt was incurred	Last 4 digits of account number			

Add the dollar value of your entries in Column A on this page. Write that number here: \$201,193.91

Fill in	this inf	Case 16 16057 formation to identify your case		Eilod	05/10/16	Entor	ed 05/19/16 19 0 of 69	5:51:52	Desc Main	
	tillo lill	ormation to lacinity your case					0 01 69			
Debtor	1		ames		Mcdaye	_				
		First Name Mic Connie	ddle Name		Last Name Mcdave					
Debtor (Spouse,			ddle Name		Last Name	-				
(оройзс,	ii iiiiig)	THE NAME OF THE PARTY OF THE PA	duic Name		Last Name					
United	States I	Bankruptcy Court for the : <u>NORTH</u>	HERN_ Distr	ict of <u>ILLINOIS</u>	(State)					
	Number				(====)				Check if t	
(If knov	vn)								amended	filing
<u>Officia</u>	al Fo	orm 106E/F								
Sched	lule	E/F: Creditors Who	Have	Unsecui	ed Claims	S				12/15
ist the o / <i>B: Prop</i> reditors eeded, o	ther pa perty (C with pa copy th y additi	and accurate as possible. Use arty to any executory contracts Official Form 106A/B) and on S artially secured claims that are e Part you need, fill it out, nun ional pages, write your name a list All of Your PRIORITY Unsecu	s or unexpirechedule G: e listed in Sente enter the ente	ed leases that Executory Concept Control of the con	at could result in ontracts and Un- reditors Who Ha oxes on the left.	n a claim. Als expired Lea ave Claims S	so list executory contra ses (Official Form 106 Secured by Property. If	acts on Schedul G). Do not includ more space is	e	
		litors have priority unsecured	claime agai	inst you?						
_	-		Ciaiiiis agai	nist you?						
=		to Part 2.								
Y List		our priority unsecured claims.	If a creditor	has more tha	un one priority un	secured clai	m list the creditor sens	rately for each cla	aim For	
each nonp unse	claim l riority a cured o	listed, identify what type of clain amounts. As much as possible, claims, fill out the Continuation F	n it is. If a cla list the claim Page of Part	aim has both pains in alphabeted to the second to the seco	priority and nonp ical order accord an one creditor ho	oriority amounding to the cruoolds a partic	nts, list that claim here a editor's name. If you ha ular claim, list the other	and show both pr ve more than two	iority and priority	
(1 01	ан ехр	lanation of each type of claim, s	ee the man	actions for this	, ioiiii iii tile iiisti	ruction book	ict.)	Total claim	Priority	Nonpriority
				_					amount	amount
Part 2		ist All of Your NONPRIORITY Un	isecured Cia	ims						
3. Do a i	ny cred	litors have nonpriority unsecu	red claims	against you?						
	lo. You	u have nothing to report in this p	oart. Submit	this form to t	he court with you	ur other sche	dules.			
Y	'es.									
nonp	riority u	our nonpriority unsecured clai unsecured claim, list the creditor Part 1. If more than one creditor ut the Continuation Page of Part	r separately r holds a par	for each clain	n. For each claim	n listed, iden	tify what type of claim it	is. Do not list cla	ims already	
		ar and domain add on the are	. =-							Total claim
7.1		e Health Care	_ L	ast 4 digits of	f account number	r				\$_78.00
	reditor's N 2393 N	letwork PI.	v	When was the	debt incurred?					
N	lumber	Street								
_				As of the date	you file, the claim	n is: Check al	ll that apply.			
С	hicago	IL 60673	_ L	Contingent						
C	ity	State Zip Co	de L	Unliquidated Disputed						
		the debt? Check one.	L	Disputed						
=	Debtor 1 Debtor 2	•	-	Type of NOND	RIORITY	od claim:				
=		and Debtor 2 only	r'	Student loan	RIORITY unsecur	eu ciaiii1:				
=		one of the debtors and another	Ť	=	arising out of a sepa	aration agreen	nent or divorce			
=		if this claim relates to a	_		not report as priority	_	-			
	commu	nity debt		Debts to pen	sion or profit-sharir	ng plans, and	other similar debts			
		n subject to offest?	_	_	M. P. De	-1-10-				
=	No Yes			Other. Speci	fy Medical/Der	ntal Services	<u> </u>			

Debtor 1	First Name You	r NONPRIORITY Unsecured Cla	nims - Continu	Last Name	Entered 05/19/16 15:51:52 Page 21 of 69 Case Number (if known)	Desc Main	
4.2		ntries on this page, number the Trinity Hospital		st 4 digits of account numbe			\$ 78.00
	PO Box 42		_ Wr	nen was the debt incurred?			
	Carol Streation	State Zip Coone debt? Check one.	_ ,	of the date you file, the clair Contingent Unliquidated Disputed	n is: Check all that apply.		
	At least on Check if t communi	and Debtor 2 only the of the debtors and another this claim relates to a	ту 	pe of NONPRIORITY unsecu Student loans Obligations arising out of a sep that you did not report as priori Debts to pension or profit-shar	paration agreement or divorce		
	No Yes	•		Other. Specify Medical/De	ental Services		
4.3	Creditor's Nar	Ambassador Casualty Compa me gton Hts Rd Street	_ ,	st 4 digits of account numbe			\$ <u>423.00</u>
	Suite 300		As	of the date you file, the claim	m is: Check all that apply.		

4.2		Last 4 digits of account number	<u> </u>
	Creditor's Name		
	PO Box 4253	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60197		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Madical/Dental Services	
	Yes	Other. Specify Medical/Dental Services	
40	American Ambassadar Casualty Company	Look A digita of account number	\$ 423.00
4.3	Creditor's Name	Last 4 digits of account number	φ
	1100 Arlington Hts Rd	When was the debt incurred?	
		Then was the dest medited:	
	Number Street		
	Suite 300	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Itasca IL 60143	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	_	
	No	Other. Specify Debt Owed	
	Yes		
4.4	American Service Insurance Co.	Last 4 digits of account number	<u>\$ 287.00</u>
	Creditor's Name		
	150 Northwest Pt. Blvd. 5th Fl	When was the debt incurred?	
	Number Street		
		As at the date year file the plaint is Obselved that such	
		As of the date you file, the claim is: Check all that apply.	
	Elk Grove Village IL 60007	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Debt Owed	
1	I IYes		

Official Form 106E/F

Case 16-16957 Doc 1 Filed 05/19/16 Entered 05/19/16 15:51:52 Desc Main Page 22 of 69 Document James Harry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Americo Financial Life and Annuity Insuranc Co \$ 194.24 Last 4 digits of account number _ Creditor's Name PO Box 410288 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Kansas City MO 64141 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Ameritech **\$** 171.85 4.6 Last 4 digits of account number Creditor's Name PO Box 49990 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CA 92514 Riverside Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes AT&T \$ 553.35 4.7 Last 4 digits of account number Creditor's Name PO Box 8212 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Aurora 60572-8212 Unliquidated City State Zip Code

Case 16-16957 Doc 1 Filed 05/19/16 Entered 05/19/16 15:51:52 Desc Main Page 23 of 69 Document James Harry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim Bally Total Fitness** \$ 1,296.95 Last 4 digits of account number _ Creditor's Name 12440 Imperial Hwy., Ste. 300 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent CA 90650 Norwalk Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Membership/Subscription Yes Capital One \$ 3,277.06 Last 4 digits of account number 4.9 Creditor's Name PO Box 5294 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Chicago Sun-Times \$ 42.00 4.10 Last 4 digits of account number Creditor's Name PO Box 3591 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60654 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Membership/Subscription

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Case Number (if known) Document Harry James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.11	Chicago Tribune	Last 4 digits of account number	\$ 20.00
	Creditor's Name		
	Box 7904	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60650	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
			
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Membership/Subscription	
	Yes		
4.12	City of Chicago Bureau Parking	Last 4 digits of account number	<u>\$ 800.00</u>
	Creditor's Name		
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Okiana	Contingent	
	Chicago IL 60680	Unliquidated	
٠,	City State Zip Code	Disputed	
ľ	Who owes the debt? Check one.	☐ · [·····	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i		B 110 1	
	No □	Other. SpecifyDebt Owed	
	Yes City of Chicago Water Dept		* 6 000 00
4.13	City of Chicago Water Dept	Last 4 digits of account number	\$ <u>6,000.00</u>
	Creditor's Name		
	333 S State St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		• • •	
	Chicago IL 60604	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONDBIORITY uncocured claim:	
		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	ls the claim subject to offest?		
	No	Other. Specify Utility Company	
	$\square_{\cdot,\cdot}$		

Doc 1 Filed 05/19/16 Entered 05/19/16 15:51:52 Desc Main Case 16-16957 Page 25 of 69 **Document** Harry James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Comcast **\$** 537.69 Last 4 digits of account number _ Creditor's Name 5330 E. 65th St. When was the debt incurred? 4.

Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Indianapolis IN 46220	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
	☐ ·/·····	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Utility Bills/Cellular Service	
Yes	Other. Specify	
.15 Commonwealth Edison	Last 4 digits of account number	\$ 500.00
Creditor's Name	<u> </u>	
3 Lincoln Center 4th Floor	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oakbrook Terrace IL 60181	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Likilika Dilla (Calladas Camina	
Yes	Other. SpecifyUtility Bills/Cellular Service	
.16 Commonwealth Edison	Last 4 digits of account number	\$ 2,000.00
Creditor's Name		*
3 Lincoln Center 4th Floor	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oakbrook Terrace IL 60181	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Specify Utility Bills/Cellular Service	
Yes	Other. Specify Utility Bills/Cellular Service	

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Creditor's Name		
PO Box 70121	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60673	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
= '		
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Madical/Daniel Comitae	
=	Other. Specify Medical/Dental Services	
Yes		
Cook County Health & Hospitals	Last 4 digits of account number	<u>\$_2,434.00</u>
Creditor's Name		
PO Box 70121	When was the debt incurred?	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60673		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
	_	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=	_	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
DEPT OF EDUCATION/NELN	Last 4 digits of account number6632	\$ 1,800.00
	East 4 aights of account number	+
Creditor's Name	When was the debt incurred? 2015-2015	
121 S 13Th St	When was the debt incurred?	
Number Street		
	As of the date you file the plainties Charles II II at a set	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Lincoln NE 68508	Unliquidated	
City State Zip Code		
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
= '		
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Depart to periodori or profit-orienting plants, and other offinial depts	
	_	
No	Other. Specify	
Yes		

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Case Number (if known) Document Harry James Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 4 20 DEPT OF EDUCATION/NELN \$ 2,333.00 Last 4 digits of account number

4.20	Last 4 digits of account number	T
Creditor's Name	When was the debt incurred? 2015-2015	
121 S 13Th St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Lincoln NE 68508	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		* E00 00
4.21 Dr. John Awah and Assoc, LTD	Last 4 digits of account number	\$ <u>500.00</u>
Creditor's Name PO Box 7151	When was the debt incurred?	
Number Street	Then was the dest meaned:	
Number		
	As of the date you file, the claim is: Check all that apply.	
Westchester IL 60154	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
Mo □	Other. Specify	
Yes 4.22 EMP of Chicago, LLC	Last 4 digits of account number	\$ 666.90
Creditor's Name	Last 4 digits of account number	
PO Box 182554	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Columbus OH 43218	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Medical/Dental Services	
Yes	Other. Specify Modification For Mode	

Record # 674025

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4.23	Founders Insurance Company	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	PO Box 190	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Greenwood IN 46142	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
r	Debtor 1 only	_	
Ì	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ì	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	_	
	No	Other. Specify Auto Accident	
	Yes		500.00
4.24	Franciscan Physicians Hospital	Last 4 digits of account number	<u>\$ 500.00</u>
	Creditor's Name 701 Superior Ave	When was the debt incurred?	
	Number Street	when was the dept incurred:	
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	Munster IN 46321	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?	- W. F. 10. 4.10. :	
	Yes	Other. Specify Medical/Dental Services	
4.25	Franciscan St. James Hospital	Last 4 digits of account number	\$ 500.00
4.23	Creditor's Name		•
	1423 Chicago Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Ford Heights IL 60411	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	¬		
}	Debtor 1 only	T (NONDRIODITY	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
į į	s the claim subject to offest?	2000 to period or profit offaring plants, and other offinial debte	
	No	Other. Specify	
	Yes	• /	

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4.26	Gold Key Credit, Inc.	Last 4 digits of account number	\$ <u>287.00</u>
	Creditor's Name		
	625 U.S. Hwy 1	When was the debt incurred?	
	Number Street		
	Suite 105	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Key West FL 33040	Unliquidated	
Ι.	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	=	Other. Specify	
4.07	☐Yes Illinois Department of Revenue	Lost 4 divite of account number	\$ 301.85
4.27	Creditor's Name	Last 4 digits of account number	φ
	PO Box 19044	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Springfield IL 62794-9044	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. SpecifyTaxes - Federal, State/Local	
	Yes		÷ 0 000 00
4.28	Illinois Dept Human Services	Last 4 digits of account number	\$ <u>2,233.00</u>
	Creditor's Name 823 E. Monroe St.	When was the debt incurred?	
	Number Street	Then was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Springfield IL 62794	Contingent	
		Unliquidated	
'	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	_	
	No	Other. Specify	
1	M _{Vaa}		

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Creditor's Name		
7531 S. Stoney Island	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60649	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	- Fi	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Service	
Yes		
4.30 Law Firm of Anthony D. Andrews, PC	Last 4 digits of account number	<u>\$_2,480.00</u>
Creditor's Name		
18027 Hardwood Avenue-Upper Level	When was the debt incurred?	
Number Street		
	As of the date you file the claim is. Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
Homewood IL 60430	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
 	Time of NONDRIODITY improving delains	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.31 MBB	Last 4 digits of account number 0471	\$ <u>55.00</u>
Creditor's Name		
1460 Renaissance Dr	When was the debt incurred? 2010-2011	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	—	
Park Ridge IL 60068	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l = '		
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	_	

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4.32	MBB	Last 4 digits of account number	0469	\$ <u>150.00</u>
	Creditor's Name		0040 0044	
	1460 Renaissance Dr	When was the debt incurred?	2010-2011	
	Number Street			
		As of the date you file, the claim is: 0	Check all that apply.	
		Contingent	,	
	Park Ridge IL 60068	Unliquidated		
	City State Zip Code			
<u> </u>	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
[Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claim	ns	
"	community debt	Debts to pension or profit-sharing plan	ns, and other similar debts	
ls ls	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.33	MBB	Last 4 digits of account number	_ <u>0470</u>	<u>\$ 204.00</u>
	Creditor's Name		2010-2011	
	1460 Renaissance Dr	When was the debt incurred?	2010-2011	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Park Ridge IL 60068	Unliquidated		
١.,	City State Zip Code	Disputed		
l š	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority claim		
Ι.	community debt	Debts to pension or profit-sharing plan	ns, and other similar debts	
"	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
—	Yes MBB	1 4 4 -11-14 4	0472	\$ 226.00
4.34		Last 4 digits of account number		\$ <u>220.00</u>
	Creditor's Name 1460 Renaissance Dr	When was the debt incurred?	2010-2011	
	Number Street			
	Number Street			
		As of the date you file, the claim is: C	Check all that apply.	
	Park Ridge IL 60068	Contingent		
		Unliquidated		
l v	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	=	that you did not report as priority claim		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plar		
	s the claim subject to offest?	Debts to pension or profit-sharing plan	io, and only offinial dobto	
	No	Other. SpecifyMedical Debt		
1 7		Other, SpecifyWorkloan Debt		

		Case 16-16957	DOC I		Ellfelen 02/18/10 12:21:	52 Desc Main	
Debtor 1	Harry	James		Document	Page 32 of 69 Case Number (if known)		
	First Name	Middle Name		Last Name	, ,		
Part 24 Your NONPRIORITY Unsecured Claims - Continuation Page							

	<u> </u>		
After li	sting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
	National Auto Finance Co.	Leaf & divide of account number	\$ 1,190.07
4.35		Last 4 digits of account number	\$ 1,190.07
	Creditor's Name PO Box 78367	When was the debt incurred?	
		Mileti was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Phoenix AZ 85062	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľř	_		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li li	s the claim subject to offest?		
	No	Other. Specify	
\vdash	Yes		05.00
4.36	Near North Health Services Corporation	Last 4 digits of account number	<u>\$ 25.00</u>
	Creditor's Name		
	1276 N. Clybourn	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60610	Unliquidated	
l	City State Zip Code	Disputed	
Y	Who owes the debt? Check one.	Disputed	
L	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes		
4.37	NES Illinois Inc	Last 4 digits of account number	\$ <u>157.00</u>
	Creditor's Name		
	PO Box 503535	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Louis MO 63150		
	City State Zip Code	Unliquidated	
\ \ \ \	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
1 [Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
1 [Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debies to pension or profit-sharing plants, and other similar debts	
"	No		
	Yes	Other. Specify	

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4.38	Oak Forest Hospital	Last 4 digits of account number	\$ <u>475.00</u>
	Creditor's Name		
	15900 S. Cicero Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oak Forest IL 60452	Unliquidated	
Ι.	City State Zip Code	Disputed	
\ \ \	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
إ	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ľ	s the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Services	
	Yes Pellettieri & Associates Ltd.	Look & Malko of account country	\$ 760.16
4.39	Creditor's Name	Last 4 digits of account number	\$ 700.10
	991 Oak Creek Dr.	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Lombard IL 60148	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
İ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(s)	
	Yes		
4.40	Penn Credit Corporation	Last 4 digits of account number	\$ <u>2,434.00</u>
	Creditor's Name		
	PO Box 988	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17108-0988	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
		Turns of NONDDIODITY was sound alsim.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Debt Owed	
	Vos.	Other. Specify Debt Owed	

Case 16-16957 Doc 1 Filed 05/19/16 Entered 05/19/16 15:51:52 Desc Main Page 34 of 69 Document James Harry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Peoples Gas \$ 3,456.48 Last 4 digits of account number Creditor's Name 130 E. Randolph Dr. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60601-6207 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes Phoenix Financial SERV \$ 666.00 Last 4 digits of account number 4.42 Creditor's Name 2015-2015 8902 Otis Ave Ste 103A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46216 Indianapolis IN Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Portfolio Recovery Associates \$ 1,352.95 Last 4 digits of account number 4.43 Creditor's Name PO Box 12914 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23541 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Debtor 2 only

No

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Debt Owed

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Other. Specify __

Debtor 1	Harry First Name Year	Case 16-16957 James Middle Name		Last Name	Entered 05/19/16 15:51:52 Page 35 of 69 Case Number (if known)	Desc Main
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						Т
7.77	Provident Creditor's Nan	Hospital of Cook Co.	_ Las	st 4 digits of account numbe	r	\$

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.44	Provident Hospital of Cook Co.	Last 4 digits of account number	\$ <u>600.00</u>
	Creditor's Name		
	500 E. 51st St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60615	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only	_	
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Debts to pension of profit-sharing plans, and outer similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Other. Opcomy	
4.45	Quick Payment Service, Inc.	Last 4 digits of account number	\$ <u>100.01</u>
	Creditor's Name		
	4900 W. Belmont	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Objects III 00044	Contingent	
	Chicago IL 60641	Unliquidated	
_ v	City State Zip Code Who owes the debt? Check one.	Disputed	
Г	Debtor 1 only	_	
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	bests to pension of profic-straining plans, and outer similar design	
	No	Other. Specify	
	Yes	Other. Speeding	
4.46	Richard J. Dymowski & Associates, LTD	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	10918 S. Western Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60643	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	☐ Disputed	
ļř	Debtor 1 only		
	Debtor 2 only	Type of NONDRIORITY unacquired eleims	
	=	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
L	Check if this claim relates to a	that you did not report as priority claims	
le le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ì	No	Other Specify	
	Yes	Other. Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

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that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes University of IL Hospital \$ 122.00 Last 4 digits of account number 4.49 Creditor's Name Box 12199 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60612 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Medical/Dental Service

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Document James

Page 37 of 69 Case Number (if known)

Harry Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about example, if a collection agency is trying to collect from y 2, then list the collection agency here. Similarly, if you hadditional creditors here. If you do not have additional p	ou for a debt you ave more than one	owe to someone else, list the original creditor for any of the debts that you	l creditor in Parts 1 or u listed in Parts 1 or 2, list the
	Allied Interstate		On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name 12755 State Hwy 55		Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street Suite 300			Part 2: Creditors with Nonpriority Unsecured Claims
		1N 55441 Zip Code	Last 4 digits of account number _	
	Forster & Garbus		On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name P.O. Box 14188		Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
		IY 11788-044!	Last 4 digits of account number _	
	Zwicker & Associates, PC	Zip Code		
	Name		On which entry in Part 1 or Part 2 li	
	80 Minuteman Rd.		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Andover N	—— 1A 01810		
	City State 2		Last 4 digits of account number _	
	Northland Group		On which entry in Part 1 or Part 2 li	ist the original creditor?
	Name PO Box 390846		Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Edina N	 IN 55439	Last 4 digits of account number	
	City State 2	Zip Code		
	Biehl & Biehl		On which entry in Part 1 or Part 2	ist the original creditor?
	Name PO Box 66415		Line10_ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago I	L 60666-041	Last 4 digits of account number _	
	City State 2	Zip Code		
	Commonwealth Financial Systems		On which entry in Part 1 or Part 2 l	ist the original creditor?
	Name 245 Main St		Line 20 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	_		Part 2: Creditors with Nonpriority Unsecured Claims
	Dickson City F	PA 18519	Last 4 digits of account number _	
	City State :	Zin Code		

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First Name	Middle Name	Last Name		s Number (# Known)
Cottage Emergency Physicians		_	On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 41494			Line 24 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims
Philadelphia	PA	 19101	Last 4 digits of account number _	
City	State Zip	Code		
Harvard Collection Services		_	On which entry in Part 1 or Part 2	list the original creditor?
Name 4839 N. Elston Ave.		_	Line 25 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL	60630	Last 4 digits of account number _	
City	State Zip	Code		
Harris & Harris, LTD		_	On which entry in Part 1 or Part 2	list the original creditor?
_{Name} 111 W Jackson Blvd			Line 39 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street Suite 400		_		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL	60604	Last 4 digits of account number _	
City	State Zip	Code		

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Harry Debtor 1

James

Add the Amounts for Each Type of Unsecured Claim

Document

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Add the amounts for each type of unsecured claim.

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
nomi uit i	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	4,133.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	2,233.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	39,363.56
	6j. Total. Add lines 6f through 6i.	6j.	\$	45,729.56

Fil	ll in this inf	Caso 16		Filod 05/10/16		ed 05/19/16 15:51:52 O of 69	Desc Main	
						0 01 00		
D	ebtor 1	Harry First Name	James Middle Name	Mcdaye Last Name				
D	ebtor 2	Connie		Mcdaye				
(S	pouse, if filing)	First Name	Middle Name	Last Name				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of				_	
	ase Number			(State)			Check if this is ar	า
	f known)	4000					amended filing	
<u>Off</u>	<u>icial Fo</u>	orm 106G						12/15
Be as informaddition 1. [complete mation. If m ional pages oo you hav No. Cho Yes. Fill ist separat	and accurate as nore space is need, write your name any executory eck this box and so in all of the informely each person	eded, copy the additional page ne and case number (if known) contracts or unexpired leases submit this form to the court with mation below even if the contract or company with whom you ha	e are filing together, both, fill it out, number the electric control of the cont	th are equally ntries, and a a found from have noth schedule A/	responsible for supplying correct tach it to this page. On the top of ing else to report on this form. B: Property (Official Form 106A/B) what each contract or lease is for et for more examples of executory of the supplementation.	any · (for	
u	nexpired le	ases.	hom you have the contract or			State what the contract or lea		
2.1								
	Name				_			
	Number	Street			_			
	City		State Zip	Code	_			
2.2								
	Name				_			
	Number	Street			_			
					_			
	City		State Zip	Code				
2.3					_			
	Name							
	Number	Street			_			
	City		State Zip	Code	_			
2.4								
2.7	Name				_			
	Number	Street			_			
	Number	Street						
	City		State Zip	Code	_			
2.5								
	Name							
	Number	Street			_			

State Zip Code

City

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Fill in this in	nformation to ident	tify your case:	
Debtor 1	Harry	James	Mcdaye
	First Name	Middle Name	Last Name
Debtor 2	Connie		Mcdaye
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
On an November	_		(State)
Case Number (If known)	Γ		_

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	Additio	nai Fages, write you	ur name and case number (II known). Answer eve	rry question.	
1. [Oo you	have any codebtors	s? (If you are filing a joint case, do not list either sp	ouse as a codebto	or.)
ı	No.				
[Yes				
			ve you lived in a community property state or terr ousiiana, Nevada, New Mexico, Puerto Rico, Texa		
	No.	Go to line 3.			
[Yes		former spouse, or legal equivalent live with you at the	he time?	
	F	No Yes Inwhich comi	munity state or territory did you live?	Fill in th	e name and current address of that person
	_	1 100	numy state of territory and you into:		o name and sarrow dearest of that person.
		Name of your spouse, for	mer spouse or legal equivalent		
		Number Street			
		City	State	Zip Code	
,	Schedu Schedu	le D (Official Form	codebtor only if that person is a guarantor or cos 106D), Schedule E/F (Official Form 106E/F), or Sc G to fill out Column 2.	_	
3.1]				Schedule D, line
	Name	3			Schedule E/F, line
	Numi	ber Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Numi	ber Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Numi	ber Street		_	Schedule G, line
	City		State	Zip Code	

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	normation to iden	tify your case:		
Debtor 1	Harry	James	Mcdaye	
	First Name	Middle Name	Last Name	
Debtor 2	Connie		Mcdaye	
(Spouse, if filing)	First Name	Middle Name	Last Name	

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Automotive Instru	uctor	Homecare Giver
	Occupation may Include student or homemaker, if it applies.	Employers name	City Colleges of C	Chicago	Help @ Home
		Employers address	226 W. Jackson		1 N. State Street, 8th FL
			Chicago, IL 60606	 S	Chicago, IL 60602
		How long employed there?	9 years		1 year
Pa	rt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a	•	, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$2,417.37	\$936.32
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,417.37	\$936.32

 Official Form 106I
 Record #
 674025
 Schedule I: Your Income
 Page 1 of 2

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Document Mcdaye Harry James Debtor 1 Case Number (if known) _ First Name Middle Name

	First Name Midd	Idle Name Last Name				
				For Debtor 1		or Debtor 2 or on-filing spouse
Сор	y line 4 here		4.	\$2,417.37	$ar{lacksquare}$	\$936.32
5. List al	payroll deductions:					
5a.	Tax, Medicare, and Social Secu	urity deductions	5a.	\$269.60		\$106.75
5b.	Mandatory contributions for re	tirement plans	5b.	\$193.40		\$0.00
5c. '	Voluntary contributions for reti	irement plans	5c.	\$0.00		\$0.00
5d.	Required repayments of retiren	ment fund loans	5d.	\$0.00		\$0.00
5e.	Insurance		5e.	\$0.00		\$0.00
5f.	Domestic support obligations		5f.	\$0.00		\$0.00
5g.	Union dues		5g.	\$57.94		\$30.90
5h.	Other deductions. Specify:		5h.	\$0.00		\$0.00
. Add th	e payroll deductions. Add lines	5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$520.93		\$137.65
. Calcula	ate total monthly take-home pa	y. Subtract line 6 from line 4.	7.	\$1,896.44		\$798.68
. List all	other income regularly receive	ed:	_	+ -,		4111111
8a.	Net income from rental prope	erty and from operating a business,				
	profession, or farm					
	•	roperty and business showing gross ary business expenses, and the total				
	monthly net income.		8a.	\$0.00		\$0.00
8b.	Interest and dividends		8b.	\$0.00		\$0.00
8c.	Family support payments that dependent regularly receive	at you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00
	Include alimony, spousal supp	port, child support, maintenance, divorc	се			
	settlement, and property settle	ement.				
8d.	Unemployment compensation	'n	8d.	\$0.00		\$0.00
8e.	Social Security		8e.	\$0.00		\$0.00
8f.	Other government assistance	e that you regularly receive	8f.	\$0.00		\$0.00
	Include cash assistance and the	he value (if known) of any non-cash	_			
	· ·	uch as food stamps (benefits under the ance Program) or housing subsidies.	е			
8g.	Pension or retirement income	е	8g.	\$0.00		\$0.00
8h.	Other monthly income. Speci	ify:	8h.	\$0.00		\$0.00
. Add	all other income. Add lines 8a	+ 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00
	culate monthly income. Add line the entries in line 10 for Debtor	e 7 + line 9. 1 and Debtor 2 or non-filing spouse.	10.	\$1,896.44	+	\$798.68
Inclination of the Doi Special Special Additional Special Spec	ude contributions from an unmarer friends or relatives. not include any amounts already cify: the amount in the last column	ns to the expenses that you list in Sc rried partner, members of your househ y included in lines 2-10 or amounts that n of line 10 to the amount in line 11. To of Schedules and Statistical Summary	nold, your dependent at are not available to the The result is the com	o pay expenses lister	l in <i>Sche</i> ne.	

Fill in this i	nformation to identify y	our case:				
Debtor 1	Harry	James	Mcdaye	Check if this is:		
	First Name	Middle Name	Last Name	An amende	•	
Debtor 2 (Spouse, if filing)	Connie First Name	Middle Name	Mcdaye Last Name			t-petition chapter 13
		NORTHERN DISTRICT (income as	of the following o	aate:
Case Numbe	r		_	MM / DD / Y	YYYY	
Cfficial F	orm 106J				_	2 because Debtor 2
	le J: Your Ex	mancac		maintains a	a separate house	
			le are filing together, both	are equally responsible for supplyi	ng correct inform	12/14
	-			ges, write your name and case nun	_	
Part 1:	Describe Your Household	i				
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mu	st file a separate Schedu	e J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not li Debtor 2	st Debtor 1 and		this information for dent	Debtor 1 or Debtor 2	age	with you? X No
Do not o	itata tha danandanta'	odon dopon				Yes
names.	state the dependents'					X No
						Yes
						X No
						Yes
						Yes
						No
						Yes
_	expenses include es of people other than	X No				
	f and your dependents?					
Part 2:	Estimate Your Ongoing N	Monthly Expenses				
Estimate your	expenses as of your b	ankruptcy filing date un	ess you are using this for	m as a supplement in a Chapter 13	case to report	
expenses as of the applicable		ruptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the for	m and fill in	
1		ash government assista	nce if you know the value			
of such assis	tance and have include	d it on Schedule I: Your	Income (Official Form 106	l.)	•	Your expenses
4. The ren	tal or home ownership	expenses for your resid	ence. Include first mortgag	e payments and		
any ren	t for the ground or lot.				4.	\$800.00
If not in	cluded in line 4:					
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or				4b.	\$0.00 \$25.00
	ome maintenance, repai	r, and upkeep expenses			4c. 4d.	\$25.00
т и. П	Sincowing a assuciation	o. condominant dues			4u.	ψ0.00

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Document Mcdaye

James

Middle Name

Debtor 1

Harry

First Name

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Case Number (if known)

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$270.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$300.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$75.00 9. Clothing, laundry, and dry cleaning 10. \$100.00 Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$258.88 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$119.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$150.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$254.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 674025 Schedule J: Your Expenses

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Harry James Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$100.00 21. Other. Specify: ___ Pet Care (\$50.00), Student Loans (\$50.00), 21. \$2,676.88 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,695.12 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,676.88 23b. Copy your monthly expenses from line 22 above. 23b.-\$18.24 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 674025 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Harry	James	Mcdaye
	First Name	Middle Name	Last Name
Debtor 2	Connie		Mcdaye
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	•		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have reaccorrect.	d the summary and schedules filed with this declaration and that they are true and
/s/ Harry James Mcdaye	/s/ Connie Mcdaye
Signature of Debtor 1	Signature of Debtor 2
Date 05/16/2016	Date 05/16/2016
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to ide	entify your case:		
Debtor 1	Harry	James	Mcdaye	
Debtor 2	Connie	Middle Name	Last Name Mcdaye	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number (If known)	r		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numb	number (if known). Answer every question.						
P	Give Details About Your Marital Status and Where	e You Lived Before					
01.	What is your current marital status?						
	Married						
	Not married						
	During the last 3 years, have you lived anywhere other No.	than where you live now	v?				
	Yes. List all of the places you lived in the last 3 years.	Do not include where yo	ou live now.				
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
	Within the last 8 years, did you ever live with a spouse property states and territories include Arizona, Californand Wisconsin.) No.	or legal equivalent in a					
	Yes. Make sure you fill out Schedule H: Your Codebto	ors (Official Form 106H).					
P	Explain the Sources of Your Income						

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Debtor 1 Harry James Mcdaye Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 8,925 \$ 5,257 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 12,691 \$ 5,363 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$ 14,370 Wages, commissions, \$ 2,591 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debtor 1 Harry James Mcdaye Page 50 of 69
First Name Middle Name Last Name

06	Are either Deb	tor 1's or Debtor 2's debts primarily cor	nsumer debts?					
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?							
	□ N	o. Go to line 7.						
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.							
	_	or 1 or Debtor 2 or both have primarily on the 90 days before you filed for bankru		ny creditor a total of \$600	or more?			
	_	o. Go to line 7.	picy, did you pay a	Try creditor a total or 4000	or more:			
	cr	es. List below each creditor to whom you reditor. Do not include payments for dome imony. Also, do not include payments to a	estic support obligat	tions, such as child suppo				
			Dates of payments	Total amount paid	Amount you still	owe Was this payment for		
		Crescent Bank and Trust 5401 Jefferson Hwy, Ste D Harahan, LA 70123	Monthly	\$ 254	\$ 9,030	Mortgage Car Credit card Loan repayment Suppliers or vendors Other		
07	Insiders include corporations of agent, including such as child si	efore you filed for bankruptcy, did you ma e your relatives; any general partners; rela which you are an officer, director, person g one for a business you operate as a sol upport and alimony.	atives of any general in control, or owner	al partners; partnerships or er of 20% or more of their	of which you are a gener voting securities; and ar	y managing		
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment		
08	an insider? Include paymen No.	efore you filed for bankruptcy, did you mants on debts guaranteed or cosigned by a lipayments to an insider.		or transfer any property or	n account of a debt that I	penefited		
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name		
F	art 4: Identif	y Legal actions, Repossessions, and Fored	closures					

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Harry James Mcdaye Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Foreclosure Cook County Circuit Court HSBC Bank USA NA v. Harry J. On appeal McDaye and Connie McDaye ☐ Concluded 09CH42623 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. П No. Yes. Fill in the details

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Mcdaye Case Number (if known)

Last Name

	Party Contact Info	Description and value of a	any property transferred		ate payment r transfer	Amount of payment
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603			20	16	Payment/Value: \$2,895.00: \$1,070.00 paid prior to filing, balance to be paid after case filing.
	Party Contact Info	Description and value of a	any property transferred		ate payment r transfer	Amount of payment
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		20	16	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.	s or to make payments to your cree	• • •	er any proper	ty to anyone	who
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you have a No. Yes. Fill in the details for each gift.	usiness or financial affairs? s made as security (such as the gra	nting of a security interes			
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr No. Yes. Fill in the details for each gift.		o a self-settled trust or si	milar device o	of which you	are a
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units			
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc No. Yes. Fill in the details.	r other financial accounts; certifica	tes of deposit; shares in	_	unions, brok	
21	Do you now have, or did you have within 1 y cash, or other valuables? No. Yes. Fill in the details.	ear before you filed for bankruptcy	, any safe deposit box or		tory for secur	ities,
	_	Who else had access to it?	Describe the content	ts		you still e it?

Harry

First Name

James

Middle Name

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Debtor 1	Harry	James	Mcdaye	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 H	ave you stored property	in a storage unit or plac	e other than your home within	1 year before you filed for bankruptcy	?	
	■ No					
-	No.					
L	Yes. Fill in the details.					
		Who	else has or had access to it?	Describe the contents	Do you still have it?	
Par	Identify Property Y	ou Hold or Control for So	meone Else			
	o you hold or control any or someone.	y property that someone	e else owns? Include any prope	rty you borrowed from, are storing for	, or hold in trust	
	No.					
7	Yes. Fill in the details.					
_	_	When	e is the property?	Describe the property	Value	
Part	Give Details About	Environmental Information	on			
For th	e purpose of Part 10, the	following definitions ap	oply:			
ha ind	zardous or toxic substar cluding statutes or regula	nces, wastes, or materia ations controlling the cl cility, or property as de	I into the air, land, soil, surface eanup of these substances, was fined under any environmental	ning pollution, contamination, releases water, groundwater, or other medium stes, or material. law, whether you now own, operate, o	,	
10.	or used to own, operate,	or utilize it, including di	sposai sites.			
	azardous material means abstance, hazardous mate	•		waste, hazardous substance, toxic		
Repoi	rt all notices, releases, ar	nd proceedings that you	know about, regardless of whe	en they occurred.		
24 H	as any governmental uni	t notified you that you r	may be liable or potentially liable	e under or in violation of an environm	ental law?	
	No.					
-	Yes. Fill in the details.					
L	Tes. Fill III the details.	Govo	rnmental unit	Environmental law, if you know it	Date of notice	
		3016	innental unit	Environmental law, if you know it	Date of Hotice	
25 H	ave you notified any gov	ernmental unit of any re	elease of hazardous material?			
	No.					
-						
L	Yes. Fill in the details.	0		F	Data of water	
		Gove	rnmental unit	Environmental law, if you know it	Date of notice	
26 H	ave you been a party in a	nny judicial or administr	ative proceeding under any env	vironmental law? Include settlements a	and orders.	
	■ No					
	No.					
L	Yes. Fill in the details.		,		21.1	
		Cour	t or agency	Nature of the case	Status of the case	
	Give Deteile About	Your Business or Connec	stiens to Any Projects			
Part	Give Details About	Tour Business or Connec	tions to Any Business			
27 W	ithin 4 years before you	filed for bankruptcy, did	d you own a business or have a	ny of the following connections to any	/ business?	
	A sole proprietor of	r self-employed in a trac	de, profession, or other activity,	either full-time or part-time		
	☐A member of a limit	ted liability company (L	LC) or limited liability partnersh	ip (LLP)		
	☐ A partner in a partn		,			
	= '	-	of a composition			
	=	, or managing executive	•			
	∐An owner of at leas	t 5% of the voting or eq	uity securities of a corporation			
	No. None of the above	annlies Go to Part 12				
			stails helow for each business			
L	_ теъ. опеск ан that app	iy above and iiii in the de	tails below for each business.			

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Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Harry James Mcdaye Signature of Debtor 1 Date 05/16/2016 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	Debtor 1	Harry	James	Mcdaye	Case Number (if known)	
Institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankrupty coase can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sid Harry James Mcdaye		First Name	Middle Name			
Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Image: Signature of Debtor 1		-		you give a financial statement to	anyone about your business? Include all financial	
Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		No.				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. *** **Is/ Connie Mcdaye** Signature of Debtor 1 **Date** 05/16/2016** MM / DD / YYYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filling for Bankruptcy (Official Form 107)?* No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?*		Yes. Fill in the deta	ails.			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Is/ Harry James Mcdaye			Date iss	eued		
answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Is Harry James Mcdaye Signature of Debtor 1 Signature of Debtor 2	Part 12	Sign Below				
Signature of Debtor 1 Date 05/16/2016 Date 05/16/2016 MM / DD / YYYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	4			16 (10		
Date 05/16/2016 MM / DD / YYYY	×					
MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?		Signature of Debto	or 1	Signature of D	ebtor 2	
MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?		Data 05/16/2016	3	Data 05/16/	2016	
■ No □ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No						
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice	Did y	No Yes you pay or agree to No	o pay someone who is not an		ruptcy forms?	
Declaration, and Signature (Official Form 119).	Π,	Yes. Name of pers	on		Attach the Bankruptcy Petition Preparer's Notice,	orm 110)

Filad 05/10/16 Entered 05/19/16 15:51:52 Desc Main Fill in this information to identify your case: **James** Harry Mcdaye Debtor 1 First Name Middle Name Last Name Connie Mcdaye Debtor 2 First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property Creditor's No name: City of Chicago Dept of Water Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of 9953 S. Avenue H Chicago IL 60617 - Primary Reaffirmation Agreement. property Residence securing debt: Retain the property and [explain]: ____ Creditor's Surrender the property No name: **Cook County Treasurer** Retain the property and redeem it ☐ Yes Retain the property and enter into a 9953 S. Avenue H Chicago IL 60617 - Primary Description of Reaffirmation Agreement. Residence property securing debt: Retain the property and [explain]: Creditor's Surrender the property No name: Crescent Bank and Trust ☐ Retain the property and redeem it □ Yes Retain the property and enter into a 2007 Saturn Aura with over 77,000 miles Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Surrender the property ☐ No Creditor's name: Nationwide Credit, Inc Retain the property and redeem it Yes Retain the property and enter into a 9953 S. Avenue H Chicago IL 60617 - Primary Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Debtor 1

Harry

Case 16-16957

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Description Page 56 of 69 umber (if known)

Page 56 of 69 umber (if known)

First Name

Doc 1

List Your Unexpired Personal Property Leases

ll in the information below. Do not list real esta	you listed in Schedule G: Executory Contracts and Unexpired Leas ite leases. Unexpired leases are leases that are still in effect; the leas property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(ase period has not yet
Describe your unexpired personal property	leases	Will the lease be assumed?
Lessor's name:		☐ No
Description of leased property:		☐ Yes
Lessor's name:		☐ No
Description of leased property:		☐ Yes
Lessor's name:		□No
Description of leased property:		Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		Yes
Lessor's name:		□No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
art 6: Sign Below		
der penalty of perjury, I declare that I have ind sonal property that is subject to an unexpired	icated my intention about any property of my estate that secures a lease.	debt and any
/s/ Harry James Mcdaye Signature of Debtor 1	/s/ Connie Mcdaye Signature of Debtor 2	_
Date Dated: 05/16/2016	Date _ Dated: 05/16/2016	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Harry James Mcdaye and Connie Mcdaye / Debtors		Case No:		
		Chapter:	Chapter 7	
DISCLOSURE OF CO	OMPENSATION OF ATTORN	EY FOR DEI	BTOR	
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing or rendered or to be rendered on behalf of the debtor(s) in contractions.	f the petition in bankruptcy, or ag	reed to be paid	d to me, for servi	ces
For legal services, I have agreed to accept	\$2,895.00			
Prior to the filing of this statement I have received	\$1,070.00			
Balance Due	\$1,825.00			
2. The source of the compensation paid to me was:				
Debtor(s) Other: (specify				
3. The source of compensation to be paid to me is:				
Debtor(s) Other: (specify				
I have not agreed to share the above-disclosed correct of my law firm.	npensation with any other person	unless they ar	re members and a	ssociates
I have agreed to share the above-disclosed compet	nsation with a other person or per	rsons who are	not members or a	ssociates
5. In return for the above-disclosed fee, I have agreed to recase, including:	ender legal service for all aspects	of the bankru	ptcy	
Analysis of the debtor's financial situation, and rebankruptcy;	ndering advice to the debtor in de	etermining wh	ether to file a pet	ition in
b. Preparation and filing of any petition, schedules, s	tatements of affairs and plan which	ch may be req	uired;	
c. Representation of the debtor at the meeting of cred	litors and confirmation hearing, a	nd any adjour	ned hearings then	reof;
6. By agreement with the debtor(s), the above-disclosed for	ee does not include the following	service:		
Fee does NOT include missed meeting or court chapter, judicial lien avoidances, dischargeability actions, ot		-	-	conversions to anothe
	CERTIFICATION			
I certify that the foregoing is a complet payment to	e statement of any agreement or a	arrangement f	or	
me for representation of the debtor(s) in the	is bankruptcy proceedings.			
Date: 05/17/2016	/s/ Lisa LaShawn Haley			
Date	Signature of Attorney			
	Geraci Law L.L.C.			

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Name of law firm

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DGerace haw LPlage 58 of 6

National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 312.332.180

help@geracilaw.com

Record #: 674-025



Consultation Attorney: CHK

Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11 U.S.C § 527(a) disclosures.

Dated: 10/10/15

Harry Mcdaye(Debtor)

ConnieMcdaye (Joint Debto

Attorney for the Destor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harry James Mcdaye and Connie Mcdaye / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 60 of 69 In re Harry James Mcdaye and Connie Mcdaye / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Harry James Mcdaye and Connie Mcdaye / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/16/2016	/s/ Harry James Mcdaye
	Harry James Mcdaye
Dated: 05/16/2016	/s/ Connie Mcdaye
	Connie Mcdaye
Dated: 05/17/2016	/s/ Lisa LaShawn Haley
	Attorney: Lisa LaShawn Haley

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Debtor 1 Harry	James	Mcdaye	Case Number (if known)	
First Nam	Middle Name	Last Name	ouse Number (# Known)	
Part 6: Ans	wer These Questions for Reporting	Purposes		
you have?	16b. Are y mone	your debts primarily consumer debcurred by an individual primarily for a per per per per per per per per per per	s? Business debts are debts that you in the operation of the business or investions are debts.	
any exemp excluded at administrat are paid tha available fo	mate that after a	am not filing under Chapter 7. Go to lind am filing under Chapter 7. Do you estim dministrative expenses are paid that fun No.	nate that after any evernt proporty is on	ccluded and cured creditors?
18. How many (you estimat owe?		L 10,001-	0,000	5,001-50,000 0,001-100,000 fore than 100,000
9. How much of estimate you be worth?	ur assets to	-\$100,000	,001-\$50 million	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion ore than \$50 billion
O. How much destimate you to be? Part 7: Sign B.	r liabilities	000	001-\$10 million	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion ore than \$50 billion
or you	If I have chose	ed this petition, and I declare under pena n to file under Chapter 7, I am aware tha ed States Code. I understand the relief a 7.	at I may proceed if oligible upder Chart	
	I request relief I understand m with a bankrupt 18 U.S.C. §§ 1	epresents me and I did not pay or agree I have obtained and read the notice require accordance with the chapter of title 11 aking a false statement, concealing property case can result in fines up to \$250,00 52, 1341, 1519, and 3571.	ured by 11 U.S.C. § 342(b). , United States Code, specified in this p	retition. I fraud in connection or both.

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Fill in this information to identify your case: Debtor 1 Harry James Mcdaye First Name Middle Name Last Name Debtor 2 Connie Mcdaye (Spouse, if filling) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS	
First Name Middle Name Last Name Debtor 2 Connie Mcdaye (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS	
First Name Middle Name Last Name Debtor 2 Connie Mcdaye (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS	
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>	
Case Number(State)	
(If known) Check if this is a	n
amended filing	
fficial Form 106 Dec	
eclaration About an Individual Debtor's Schedules	
	12/15
two married people are filing together, both are equally responsible for supplying correct information.	
otaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?	
No	
Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, a Signature (Official Form 119).	ıd _÷
Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, a Signature (Official Form 119).	nd _ĝ
Attach Bankrupicy Petition Preparer's Notice, Declaration, a	nd _į
Attach Bankrupicy Petition Preparer's Notice, Declaration, a	nd _ç
Attach Bankrupicy Petition Preparer's Notice, Declaration, a	nd :
Signature (Official Form 119).	nd :
Signature (Official Form 119).	nd :
Signature (Official Form 119).	nd ::
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.	nd : ;
Attach Bankrupicy Petition Preparer's Notice, Declaration, a	nd : ; ;

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Debtor 1 Harry James DOCUMENT Page 6	O4 OT O9 Case Number (if known)
First Name Middle Name Last Name	Substitution (it kilowit)
Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts at	nd Unexpired Leases (Official Form 106G).
in in the information below. Do not list real estate leases. Unexpired leases are leases that are si	till in effect: the lease period has not and
ended. You may assume an unexpired personal property lease if the trustee does not assume it.	11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	
Lessor's name:	Will the lease be assumed?
Locoti s name.	□ No
Description of leased property:	☐ Yes
Lessor's name:	☐ No
Description of leased	☐ Yes
property:	
Lessor's name:	□No
Description of leased	
property:	
Lessor's name:	□No
Description of leased	Yes
property:	
Lessor's name:	□No
Description of leased	☐Yes
property:	
Lessor's name:	
Lesson S ridifie.	□No
Description of leased	☐Yes
property:	
Lessor's name:	
Essent Traine.	□ No
Description of leased	Yes
property:	
Part 3: Sign Below	
der penalty of perjury, I declare that I have indicated my intention about any property of my estate	that secures a debt and any
sonal property that is subject to an unexpired lease.	
then the land and	Can 10
Signature of Debtor 1 Signature of Debtor 2	
Dated 5/4/ Inc. 16	A 1
Date Dated: 0 // 020 MM / DD / YYYY Date Dated: 0 // 0 /20	10

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harry James Mcdaye and Connie Mcdaye / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 5 1/0 /2016 X Date & Sign

Dated: 5 1/0 /2016 X Date & Sign

Connie Mcdaye

Light Medical Date A Sign

X Date & Sign

Record # 674025

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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DISCLAIMER Debtors have feat and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. On the pattern of the patter
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for gevernmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATEIN.

Dated: 5 / 1/4 /2016

Harry James Mcdave

X Date & Sign

Dated: 2 1/6/20

Connie Mcdayo

X Date & Sign

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Debtor 1	Harry	James	Mcdaye	Case Number (if known)
***************************************	First Name	Middle Name	Last Name	Case Nullibel (II KNOWN)
²⁸ Wil	thin 2 years before titutions, creditors,	you filed for bankruptcy, dic or other parties.	l you give a financial statement t	o anyone about your business? Include all financial
	No.			
	Yes. Fill in the deta	ils.		
Part 12	Sign Below	Date is	sued.	
in co		ikruptcy case can result in f		and I declare under penalty of perjury that the g property, or obtaining money or property by fraud nent for up to 20 years, or both.
*	Signature of Debtor	Man	Signature of D	wind days
•	Date 5 / 14 /	/ <u>2016</u> //YYY	Date 5 / MM / [16 /2016 DD / YYYY
Did yo	ou attach additional	pages to Your Statement of	f Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
■ No			The state of the s	ruing for Bankruptcy (Official Form 107)?
□ Ye	_			
Did yo	u pay or agree to p	ay someone who is not an a	ttorney to help you fill out bankr	untry forms?
■ No		√	· · · · · · · · · · · · · · · · · · ·	uptoy forms:
_	s. Name of person	~		
_	p310011			. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
201101105000000000000000000000000000000				

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Debtor 1	наггу	James	Mcdaye	Ones Maria and	
***************************************	First Name	Middle Name	Last Name	Case Number (if known)	·
***************************************				Debtor 1	Column B lebtor 2 or on-filing spouse
	nployment compens			\$0.00	\$0.00
unde	ot enter the amount if r the Social Security /	f you contend that the amount r Act. Instead, list it here:	received was a benefit		40.00
ž.					
For	our spouse			•	
9. Pens	sion or retirement inc fit under the Social S	come. Do not include any amoi ecurity Act.	unt received that was a	\$0.00	to oo
as a	victim of a war crime.				<u>\$0.00</u>
				\$0.00 \$	0.00
				\$ 0.00	\$0.00
5-		eparate pages, if any.		\$0.00	\$0.00
11. Calcı colun	late your total curre	nt monthly income. Add lines for Column A to the total for C	2 through 10 for each	\$4,230.42 +	
		visi osiami / to the total for C	olumn B.	4-7-200-72 7	\$936.32 = \$5,166.7
Part 2:		her the Means Test Applies to Y			
12. Calcu	late your current mo	onthly income for the year, Fol	llow these steps:		
ıza.	Multiply by 40 (to	ent monthly income from line 11	L	Copy line 11 here	^{12a.} \$5,166.74
406		umber of months in a year).			x 12
		nual income for this part of the			^{12b.} \$62,000.88
13. Calcu	late the median famil	ly income that applies to you.	Follow these steps:		S
Fill in t	he state in which you	live.	IL		
Fill in t	he number of people	in your household.	2		
		ome for your state and size of h edian income amounts, go onli is list may also be available at	nousehold. ine using the link specified in the so the bankruptcy clerk's office.	eparate	13. \$63,896.00
4. How d	the lines compare?	,			
14a. 🖸	Line 12b is less than Go to Part 3.	n or equal to line 13. On the top	o of page 1, check box 1, <i>There is</i>	no presumption of abuse.	
14b. [Line 12b is more tha Go to Part 3 and fill o	in line 13. On the top of page 1 out Form 122A- <i>2</i> .	, check box 2, The presumption of	f abuse is determined by Form 122A-2.	
Part 3:	Sign Below				
E	y signing here, decla	are under penalty of perjury that	at the information on this statemen	and in any attachments is true and cor	rest.
	Kny	The In	n (ami MC	Praye
	✓ Har	rry James Mcdaye		Connie Mcdaye	<i>t</i>
	Date:: <u>5 / /</u>	1412016	Date∷ J	1/10/2016	одинентический
i If	you checked line 14a	, do NOT fill out or file Form 12	- 22A-2.	_ 	***************************************
lf	you checked line 14b	, fill out Form 122A-2 and file it	with this form.		

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Form B 201A, Notice to Consumer Debtor(s)

In re Harry James Mcdaye and Connie Mcdaye / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 5 1/4 /2016	Show Mr. Bre	X Date & Sign
/11	Harry James Mcdaye	
Dated: 1/4/2016	Conna Mchaye	X Date & Sign
	Connie/ Mgdaye	
Dated: 2016	Sise dishler	
	Attorney: Lisa LaShawn Haley	

Record #